

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Robert D. White
Title: SYSTEM AND METHOD FOR MANAGING DEDICATED
USE OF A CREDIT ACCOUNT

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(g) and (h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

Respectfully submitted,

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Attorneys for Applicant


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Date: 8-18, 2003

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Customer Number or Bar Code Label:

05073

PTO-1449		Application No. Unassigned		Applicant(s) Robert L. White			
Information Disclosure Citation in an Application		Docket Number 073897.0138		Group Art Unit Unassigned			
				Filing Date August 18, 2003			
U.S. PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	A.	2002/0082920 A1	06/27/02	Austin et al.	705	14	11/13/01
	B.	2003/0050831 A1	03/13/03	KLAYH	705	14	12/22/98
	C.	2003/0061093 A1	03/27/03	Todd	705	14	09/21/01
	D.	2003/0061097 A1	03/27/03	Walker et al.	705	14	08/12/02
	E.	2003/0097270 A1	05/22/03	Musselwhite et al.	705	1	11/16/01
	F.	2003/0105689 A1	06/05/03	Chandak et al.	705	35	11/30/01
	G.	2003/0115100 A1	06/19/03	Teicher	705	14	01/23/02

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	H.							
	I.							
	J.							

NON-PATENT DOCUMENTS			
		DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
	K.		
	L.		
	M.		
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	R.		
	S.		
	T.		
	U.		
	V.		

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.